

**DECLARATION**

As a below named inventor, I declare that:

My residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: **MONEY ORDER DEBIT FROM STORED VALUE FUND** the specification of which was filed on October 26, 2001 as Application No. 10/045,632.

I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56. I claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

**Prior Foreign Application(s)**

Country	Application No.	Date of Filing	Priority Claimed Under 35 USC 119

I claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:


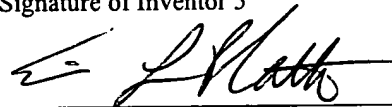
Application No.	Date of Filing	Status
PCT/US01/22,179	07/11/01	pending
09/613,615	07/11/00	pending
09/476,384	12/30/99	pending

Full Name of Inventor 1:	Last Name: <b>MILBERGER</b>	First Name: <b>SUSAN</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Englewood</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>7599 South Willow Circle</b>	City: <b>Englewood</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80112</b>
Full Name of Inventor 2:	Last Name: <b>SHERRARD</b>	First Name: <b>JEFF</b>	Middle Name or Initial: <b>D.</b>	
Residence & Citizenship:	City: <b>Lakewood</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
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Full Name of Inventor 3:	Last Name: <b>DUNKER</b>	First Name: <b>AMY</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Castle Rock</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
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Full Name of Inventor 4:	Last Name: <b>MACFARLANE</b>	First Name: <b>JACKIE</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Parker</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>Ireland</b>	
Post Office Address:	Post Office Address: <b>12318 Summit Ridge Road</b>	City: <b>Parker</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80138</b>
Full Name of Inventor 5:	Last Name: <b>PLATTE</b>	First Name: <b>ERIC</b>	Middle Name or Initial: <b>L.</b>	
Residence & Citizenship:	City: <b>Castle Rock</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>1507 Whitetail Drive</b>	City: <b>Castle Rock</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80104</b>
Full Name of Inventor 6:	Last Name: <b>ABRAHAMS</b>	First Name: <b>SUSAN</b>	Middle Name or Initial: <b>F.</b>	
Residence & Citizenship:	City: <b>Atlanta</b>	State/Foreign Country: <b>Georgia</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>3734 Powers Ferry Road</b>	City: <b>Atlanta</b>	State/Country: <b>Georgia</b>	Postal Code: <b>30342</b>
Full Name of Inventor 7:	Last Name: <b>NEOFYTIDES</b>	First Name: <b>CHERYL</b>	Middle Name or Initial: <b>L.</b>	
Residence & Citizenship:	City: <b>Foral Park</b>	State/Foreign Country: <b>New York</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>319 Tulip Avenue</b>	City: <b>Foral Park</b>	State/Country: <b>New York</b>	Postal Code: <b>11001</b>
Full Name of Inventor 8:	Last Name: <b>BAIG</b>	First Name: <b>AAMER</b>	Middle Name or Initial: <b>Ali</b>	
Residence & Citizenship:	City: <b>Forest Hills</b>	State/Foreign Country: <b>New York</b>	Country of Citizenship: <b>India</b>	
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Full Name of Inventor 9:	Last Name: <b>KARAS</b>	First Name: <b>PETER</b>	Middle Name or Initial: <b>M.</b>	
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Full Name of Inventor 10:	Last Name: <b>COWELL</b>	First Name: <b>JAMES</b>	Middle Name or Initial: <b>E.</b>	
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Full Name of Inventor 11:	Last Name: <b>YODER</b>	First Name: <b>JAMES</b>	Middle Name or Initial: <b>R.</b>	
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Post Office Address:	Post Office Address: <b>1902 West Henderson</b>	City: <b>Chicago</b>	State/Country: <b>Illinois</b>	Postal Code: <b>60657</b>

Full Name of Inventor 12:	Last Name: <b>GOLUB</b>	First Name: <b>MATT</b>	Middle Name or Initial: <b>F.</b>	
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Signature of Inventor 1  Susan M. Milberger	Signature of Inventor 2 _____ Jeff D. Sherrard	Signature of Inventor 3 _____ Amy M. Dunker
Date <u>11-27-01</u>	Date	Date
Signature of Inventor 4 _____ Jackie M. Macfarlane	Signature of Inventor 5  Eric L. Platte	Signature of Inventor 6 _____ Susan F. Abrahams
Date	Date <u>11-27-01</u>	Date
Signature of Inventor 7 _____ Cheryl L. Neofytides	Signature of Inventor 8 _____ Aamer Ali Baig	Signature of Inventor 9 _____ Peter M. Karas
Date	Date	Date
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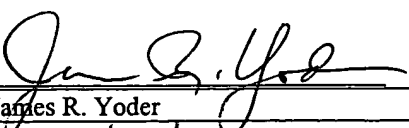
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Date	Date 11/26/2001	Date

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Date	Date	Date 11/24/01
Signature of Inventor 10  _____ James E. Cowell	Signature of Inventor 11  _____ James R. Yoder	Signature of Inventor 12  _____ Matt F. Golub
Date	Date	Date

**DECLARATION**

As a below named inventor, I declare that:

My residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: **MONEY ORDER DEBIT FROM STORED VALUE FUND** the specification of which was filed on October 26, 2001 as Application No. 10/045,632.

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**Prior Foreign Application(s)**

Country	Application No.	Date of Filing	Priority Claimed Under 35 USC 119

I claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

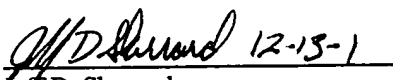
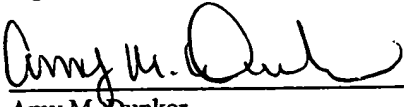
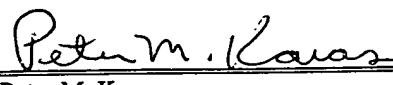
Application No.	Date of Filing	Status
PCT/US01/22,179	07/11/01	pending
09/613,615	07/11/00	pending
09/476,384	12/30/99	pending

Full Name of Inventor 1:	Last Name: <b>MILBERGER</b>	First Name: <b>SUSAN</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Englewood</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>7599 South Willow Circle</b>	City: <b>Englewood</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80112</b>
Full Name of Inventor 2:	Last Name: <b>SHERRARD</b>	First Name: <b>JEFF</b>	Middle Name or Initial: <b>D.</b>	
Residence & Citizenship:	City: <b>Lakewood</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>14634 West Auburn Court</b>	City: <b>Lakewood</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80228</b>

Full Name of Inventor 3:	Last Name: <b>DUNKER</b>	First Name: <b>AMY</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Castle Rock</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>1025 Purple Sage Loop</b>	City: <b>Castle Rock</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80138</b>
Full Name of Inventor 4:	Last Name: <b>MACFARLANE</b>	First Name: <b>JACKIE</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Parker</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>Ireland</b>	
Post Office Address:	Post Office Address: <b>12318 Summit Ridge Road</b>	City: <b>Parker</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80138</b>
Full Name of Inventor 5:	Last Name: <b>PLATTE</b>	First Name: <b>ERIC</b>	Middle Name or Initial: <b>L.</b>	
Residence & Citizenship:	City: <b>Castle Rock</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>1507 Whitetail Drive</b>	City: <b>Castle Rock</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80104</b>
Full Name of Inventor 6:	Last Name: <b>ABRAHAMS</b>	First Name: <b>SUSAN</b>	Middle Name or Initial: <b>F.</b>	
Residence & Citizenship:	City: <b>Atlanta</b>	State/Foreign Country: <b>Georgia</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>3734 Powers Ferry Road</b>	City: <b>Atlanta</b>	State/Country: <b>Georgia</b>	Postal Code: <b>30342</b>
Full Name of Inventor 7:	Last Name: <b>NEOFYTIDES</b>	First Name: <b>CHERYL</b>	Middle Name or Initial: <b>L.</b>	
Residence & Citizenship:	City: <b>Foral Park</b>	State/Foreign Country: <b>New York</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>319 Tulip Avenue</b>	City: <b>Foral Park</b>	State/Country: <b>New York</b>	Postal Code: <b>11001</b>
Full Name of Inventor 8:	Last Name: <b>BAIG</b>	First Name: <b>AAMER</b>	Middle Name or Initial: <b>Ali</b>	
Residence & Citizenship:	City: <b>Forest Hills</b>	State/Foreign Country: <b>New York</b>	Country of Citizenship: <b>India</b>	
Post Office Address:	Post Office Address: <b>111 - 32 76th Avenue, Apt. 3J</b>	City: <b>Forest Hills</b>	State/Country: <b>New York</b>	Postal Code: <b>11375</b>
Full Name of Inventor 9:	Last Name: <b>KARAS</b>	First Name: <b>PETER</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Lakewood</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>115 Flower Street</b>	City: <b>Lakewood</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80226</b>
Full Name of Inventor 10:	Last Name: <b>COWELL</b>	First Name: <b>JAMES</b>	Middle Name or Initial: <b>E.</b>	
Residence & Citizenship:	City: <b>Littleton</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>2509 West Long Circle</b>	City: <b>Littleton</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80120</b>
Full Name of Inventor 11:	Last Name: <b>YODER</b>	First Name: <b>JAMES</b>	Middle Name or Initial: <b>R.</b>	
Residence & Citizenship:	City: <b>Chicago</b>	State/Foreign Country: <b>Illinois</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>1902 West Henderson</b>	City: <b>Chicago</b>	State/Country: <b>Illinois</b>	Postal Code: <b>60657</b>

Full Name of Inventor 12:	Last Name: <b>GOLUB</b>	First Name: <b>MATT</b>	Middle Name or Initial: <b>F.</b>	
Residence & Citizenship:	City: <b>Tera Fly</b>	State/Foreign Country: <b>New Jersey</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>276 Highwood Avenue</b>	City: <b>Tera Fly</b>	State/Country: <b>New Jersey</b>	Postal Code: <b>07670</b>

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature of Inventor 1  _____ Susan M. Milberger	Signature of Inventor 2   Jeff D. Sherrard	Signature of Inventor 3   Amy M. Dunker
Date	Date	Date <u>2-25-02</u>
Signature of Inventor 4  _____ Jackie M. Macfarlane	Signature of Inventor 5  _____ Eric L. Platte	Signature of Inventor 6  _____ Susan F. Abrahams
Date	Date	Date
Signature of Inventor 7  _____ Cheryl L. Neofytides	Signature of Inventor 8  _____ Aamer Ali Baig	Signature of Inventor 9   Peter M. Karas
Date	Date	Date <u>11/24/01</u>
Signature of Inventor 10  _____ James E. Cowell	Signature of Inventor 11  _____ James R. Yoder	Signature of Inventor 12  _____ Matt F. Golub
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**Prior Foreign Application(s)**

Country	Application No.	Date of Filing	Priority Claimed Under 35 USC 119

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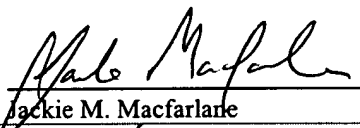
Application No.	Date of Filing	Status
PCT/US01/22,179	07/11/01	pending
09/613,615	07/11/00	pending
09/476,384	12/30/99	pending

Full Name of Inventor 1:	Last Name: <b>MILBERGER</b>	First Name: <b>SUSAN</b>	Middle Name or Initial: <b>M.</b>	
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Full Name of Inventor 2:	Last Name: <b>SHERRARD</b>	First Name: <b>JEFF</b>	Middle Name or Initial: <b>D.</b>	
Residence & Citizenship:	City: <b>Lakewood</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>14634 West Auburn Court</b>	City: <b>Lakewood</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80228</b>

Full Name of Inventor 3:	Last Name: <b>DUNKER</b>	First Name: <b>AMY</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Castle Rock</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
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Full Name of Inventor 4:	Last Name: <b>MACFARLANE</b>	First Name: <b>JACKIE</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Parker</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>Ireland</b>	
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Full Name of Inventor 5:	Last Name: <b>PLATTE</b>	First Name: <b>ERIC</b>	Middle Name or Initial: <b>L.</b>	
Residence & Citizenship:	City: <b>Castle Rock</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
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Full Name of Inventor 6:	Last Name: <b>ABRAHAMS</b>	First Name: <b>SUSAN</b>	Middle Name or Initial: <b>F.</b>	
Residence & Citizenship:	City: <b>Atlanta</b>	State/Foreign Country: <b>Georgia</b>	Country of Citizenship: <b>United States</b>	
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Residence & Citizenship:	City: <b>Foral Park</b>	State/Foreign Country: <b>New York</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>319 Tulip Avenue</b>	City: <b>Foral Park</b>	State/Country: <b>New York</b>	Postal Code: <b>11001</b>
Full Name of Inventor 8:	Last Name: <b>BAIG</b>	First Name: <b>AAMER</b>	Middle Name or Initial: <b>Ali</b>	
Residence & Citizenship:	City: <b>Forest Hills</b>	State/Foreign Country: <b>New York</b>	Country of Citizenship: <b>India</b>	
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Full Name of Inventor 9:	Last Name: <b>KARAS</b>	First Name: <b>PETER</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Lakewood</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
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Full Name of Inventor 10:	Last Name: <b>COWELL</b>	First Name: <b>JAMES</b>	Middle Name or Initial: <b>E.</b>	
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Full Name of Inventor 11:	Last Name: <b>YODER</b>	First Name: <b>JAMES</b>	Middle Name or Initial: <b>R.</b>	
Residence & Citizenship:	City: <b>Chicago</b>	State/Foreign Country: <b>Illinois</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>1902 West Henderson</b>	City: <b>Chicago</b>	State/Country: <b>Illinois</b>	Postal Code: <b>60657</b>

Full Name of Inventor 12:	Last Name: <b>GOLUB</b>	First Name: <b>MATT</b>	Middle Name or Initial: <b>F.</b>	
Residence & Citizenship:	City: <b>Tera Fly</b>	State/Foreign Country: <b>New Jersey</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>276 Highwood Avenue</b>	City: <b>Tera Fly</b>	State/Country: <b>New Jersey</b>	Postal Code: <b>07670</b>

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Date	Date	Date
Signature of Inventor 4   _____ Jackie M. Macfarlane	Signature of Inventor 5  _____ Eric L. Platte	Signature of Inventor 6  _____ Susan F. Abrahams
Date <u>11/23/19</u>	Date	Date
Signature of Inventor 7  _____ Cheryl L. Neofytides	Signature of Inventor 8  _____ Aamer Ali Baig	Signature of Inventor 9  _____ Peter M. Karas
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Signature of Inventor 10  _____ James E. Cowell	Signature of Inventor 11  _____ James R. Yoder	Signature of Inventor 12  _____ Matt F. Golub
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Application No.	Date of Filing	Status
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Full Name of Inventor 1:	Last Name: <b>MILBERGER</b>	First Name: <b>SUSAN</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Englewood</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>7599 South Willow Circle</b>	City: <b>Englewood</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80112</b>
Full Name of Inventor 2:	Last Name: <b>SHERRARD</b>	First Name: <b>JEFF</b>	Middle Name or Initial: <b>D.</b>	
Residence & Citizenship:	City: <b>Lakewood</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
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Full Name of Inventor 3:	Last Name: <b>DUNKER</b>	First Name: <b>AMY</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Castle Rock</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
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Full Name of Inventor 4:	Last Name: <b>MACFARLANE</b>	First Name: <b>JACKIE</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Parker</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>Ireland</b>	
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Full Name of Inventor 5:	Last Name: <b>PLATTE</b>	First Name: <b>ERIC</b>	Middle Name or Initial: <b>L.</b>	
Residence & Citizenship:	City: <b>Castle Rock</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>1507 Whitetail Drive</b>	City: <b>Castle Rock</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80104</b>
Full Name of Inventor 6:	Last Name: <b>ABRAHAMS</b>	First Name: <b>SUSAN</b>	Middle Name or Initial: <b>F.</b>	
Residence & Citizenship:	City: <b>Atlanta</b>	State/Foreign Country: <b>Georgia</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>3734 Powers Ferry Road</b>	City: <b>Atlanta</b>	State/Country: <b>Georgia</b>	Postal Code: <b>30342</b>
Full Name of Inventor 7:	Last Name: <b>NEOFYTIDES</b>	First Name: <b>CHERYL</b>	Middle Name or Initial: <b>L.</b>	
Residence & Citizenship:	City: <b>Foral Park</b>	State/Foreign Country: <b>New York</b>	Country of Citizenship: <b>United States</b>	
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Full Name of Inventor 8:	Last Name: <b>BAIG</b>	First Name: <b>AAMER</b>	Middle Name or Initial: <b>Ali</b>	
Residence & Citizenship:	City: <b>Forest Hills</b>	State/Foreign Country: <b>New York</b>	Country of Citizenship: <b>India</b>	
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Full Name of Inventor 9:	Last Name: <b>KARAS</b>	First Name: <b>PETER</b>	Middle Name or Initial: <b>M.</b>	
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Full Name of Inventor 12:	Last Name: <b>GOLUB</b>	First Name: <b>MATT</b>	Middle Name or Initial: <b>F.</b>	
Residence & Citizenship:	City: <b>Tera Fly</b>	State/Foreign Country: <b>New Jersey</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>276 Highwood Avenue</b>	City: <b>Tera Fly</b>	State/Country: <b>New Jersey</b>	Postal Code: <b>07670</b>

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature of Inventor 1	Signature of Inventor 2	Signature of Inventor 3
<u>Susan M. Milberger</u>	<u>Jeff D. Sherrard</u>	<u>Amy M. Dunker</u>
Date	Date	Date
Signature of Inventor 4	Signature of Inventor 5	Signature of Inventor 6
<u>Jackie M. Macfarlane</u>	<u>Eric L. Platte</u>	<u>Susan F. Abrahams</u>
Date	Date	Date
Signature of Inventor 7	Signature of Inventor 8	Signature of Inventor 9
<u>Cheryl L. Neofytides</u>	<u>Aamer Ali Baig</u>	<u>Peter M. Karas</u>
Date	Date	Date
Signature of Inventor 10	Signature of Inventor 11	Signature of Inventor 12
<u>James E. Cowell</u>	<u>James R. Yoder</u>	<u>Matt F. Golub</u>
Date	Date	Date

**DECLARATION**

As a below named inventor, I declare that:

My residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: **MONEY ORDER DEBIT FROM STORED VALUE FUND** the specification of which was filed on October 26, 2001 as Application No. 10/045,632.

I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56. I claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

**Prior Foreign Application(s)**

Country	Application No.	Date of Filing	Priority Claimed Under 35 USC 119

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Application No.	Date of Filing	Status
PCT/US01/22,179	07/11/01	pending
09/613,615	07/11/00	pending
09/476,384	12/30/99	pending

Full Name of Inventor 1:	Last Name: <b>MILBERGER</b>	First Name: <b>SUSAN</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Englewood</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>7599 South Willow Circle</b>	City: <b>Englewood</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80112</b>
Full Name of Inventor 2:	Last Name: <b>SHERRARD</b>	First Name: <b>JEFF</b>	Middle Name or Initial: <b>D.</b>	
Residence & Citizenship:	City: <b>Lakewood</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>14634 West Auburn Court</b>	City: <b>Lakewood</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80228</b>

Full Name of Inventor 3:	Last Name: <b>DUNKER</b>	First Name: <b>AMY</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Castle Rock</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>1025 Purple Sage Loop</b>	City: <b>Castle Rock</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80138</b>
Full Name of Inventor 4:	Last Name: <b>MACFARLANE</b>	First Name: <b>JACKIE</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Parker</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>Ireland</b>	
Post Office Address:	Post Office Address: <b>12318 Summit Ridge Road</b>	City: <b>Parker</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80138</b>
Full Name of Inventor 5:	Last Name: <b>PLATTE</b>	First Name: <b>ERIC</b>	Middle Name or Initial: <b>L.</b>	
Residence & Citizenship:	City: <b>Castle Rock</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>1507 Whitetail Drive</b>	City: <b>Castle Rock</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80104</b>
Full Name of Inventor 6:	Last Name: <b>ABRAHAMS</b>	First Name: <b>SUSAN</b>	Middle Name or Initial: <b>F.</b>	
Residence & Citizenship:	City: <b>Atlanta</b>	State/Foreign Country: <b>Georgia</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>3734 Powers Ferry Road</b>	City: <b>Atlanta</b>	State/Country: <b>Georgia</b>	Postal Code: <b>30342</b>
Full Name of Inventor 7:	Last Name: <b>NEOFYTIDES</b>	First Name: <b>CHERYL</b>	Middle Name or Initial: <b>L.</b>	
Residence & Citizenship:	City: <b>Foral Park</b>	State/Foreign Country: <b>New York</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>319 Tulip Avenue</b>	City: <b>Foral Park</b>	State/Country: <b>New York</b>	Postal Code: <b>11001</b>
Full Name of Inventor 8:	Last Name: <b>BAIG</b>	First Name: <b>AAMER</b>	Middle Name or Initial: <b>Ali</b>	
Residence & Citizenship:	City: <b>Forest Hills</b>	State/Foreign Country: <b>New York</b>	Country of Citizenship: <b>India</b>	
Post Office Address:	Post Office Address: <b>111 - 32 76th Avenue, Apt. 3J</b>	City: <b>Forest Hills</b>	State/Country: <b>New York</b>	Postal Code: <b>11375</b>
Full Name of Inventor 9:	Last Name: <b>KARAS</b>	First Name: <b>PETER</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Lakewood</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>115 Flower Street</b>	City: <b>Lakewood</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80226</b>
Full Name of Inventor 10:	Last Name: <b>COWELL</b>	First Name: <b>JAMES</b>	Middle Name or Initial: <b>E.</b>	
Residence & Citizenship:	City: <b>Littleton</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>2509 West Long Circle</b>	City: <b>Littleton</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80120</b>
Full Name of Inventor 11:	Last Name: <b>YODER</b>	First Name: <b>JAMES</b>	Middle Name or Initial: <b>R.</b>	
Residence & Citizenship:	City: <b>Chicago</b>	State/Foreign Country: <b>Illinois</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>1902 West Henderson</b>	City: <b>Chicago</b>	State/Country: <b>Illinois</b>	Postal Code: <b>60657</b>

Attorney Docket No.: 020375-000230US

Full Name of Inventor 12:	Last Name: <b>GOLUB</b>	First Name: <b>MATT</b>	Middle Name or Initial: <b>F.</b>	
Residence & Citizenship:	City: <b>Tera Fly</b>	State/Foreign Country: <b>New Jersey</b>	Country of Citizenship: <b>United States</b>	
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Signature of Inventor 1  _____ Susan M. Milberger	Signature of Inventor 2  _____ Jeff D. Sherrard	Signature of Inventor 3  _____ Amy M. Dunker
Date	Date	Date
Signature of Inventor 4  _____ Jackie M. Macfarlane	Signature of Inventor 5  _____ Eric L. Platte	Signature of Inventor 6  _____ Susan F. Abrahams
Date	Date	Date
Signature of Inventor 7  <i>Cheryl L. Neofytides</i> Cheryl L. Neofytides	Signature of Inventor 8  _____ Aamer Ali Baig	Signature of Inventor 9  _____ Peter M. Karas
Date 11/27/01	Date	Date
Signature of Inventor 10  _____ James E. Cowell	Signature of Inventor 11  _____ James R. Yoder	Signature of Inventor 12  _____ Matt F. Golub
Date	Date	Date

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**DECLARATION**

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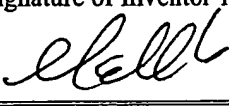
Application No.	Date of Filing	Status
PCT/US01/22,179	07/11/01	pending
09/613,615	07/11/00	pending
09/476,384	12/30/99	pending

Full Name of Inventor 1:	Last Name: MILBERGER	First Name: SUSAN	Middle Name or Initial: M.	
Residence & Citizenship:	City: Englewood	State/Foreign Country: Colorado	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 7599 South Willow Circle	City: Englewood	State/Country: Colorado	Postal Code: 80112
Full Name of Inventor 2:	Last Name: SHERRARD	First Name: JEFF	Middle Name or Initial: D.	
Residence & Citizenship:	City: Lakewood	State/Foreign Country: Colorado	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 14634 West Auburn Court	City: Lakewood	State/Country: Colorado	Postal Code: 80228

Full Name of Inventor 3:	Last Name: <b>DUNKER</b>	First Name: <b>AMY</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Castle Rock</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
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Full Name of Inventor 4:	Last Name: <b>MACFARLANE</b>	First Name: <b>JACKIE</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Parker</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>Ireland</b>	
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Full Name of Inventor 5:	Last Name: <b>PLATTE</b>	First Name: <b>ERIC</b>	Middle Name or Initial: <b>L.</b>	
Residence & Citizenship:	City: <b>Castle Rock</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
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Full Name of Inventor 6:	Last Name: <b>ABRAHAMS</b>	First Name: <b>SUSAN</b>	Middle Name or Initial: <b>F.</b>	
Residence & Citizenship:	City: <b>Atlanta</b>	State/Foreign Country: <b>Georgia</b>	Country of Citizenship: <b>United States</b>	
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Full Name of Inventor 7:	Last Name: <b>NEOFYTIDES</b>	First Name: <b>CHERYL</b>	Middle Name or Initial: <b>L.</b>	
Residence & Citizenship:	City: <b>Foral Park</b>	State/Foreign Country: <b>New York</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>319 Tulip Avenue</b>	City: <b>Foral Park</b>	State/Country: <b>New York</b>	Postal Code: <b>11001</b>
Full Name of Inventor 8:	Last Name: <b>BAIG</b>	First Name: <b>AAMER</b>	Middle Name or Initial: <b>Ali</b>	
Residence & Citizenship:	City: <b>Forest Hills</b>	State/Foreign Country: <b>New York</b>	Country of Citizenship: <b>India</b>	
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Full Name of Inventor 9:	Last Name: <b>KARAS</b>	First Name: <b>PETER</b>	Middle Name or Initial: <b>M.</b>	
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Full Name of Inventor 10:	Last Name: <b>COWELL</b>	First Name: <b>JAMES</b>	Middle Name or Initial: <b>E.</b>	
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Full Name of Inventor 11:	Last Name: <b>YODER</b>	First Name: <b>JAMES</b>	Middle Name or Initial: <b>R.</b>	
Residence & Citizenship:	City: <b>Chicago</b>	State/Foreign Country: <b>Illinois</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>1902 West Henderson</b>	City: <b>Chicago</b>	State/Country: <b>Illinois</b>	Postal Code: <b>60657</b>

Full Name of Inventor 12:	Last Name: <b>GOLUB</b>	First Name: <b>MATT</b>	Middle Name or Initial: <b>F.</b>	
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Date	Date	Date
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Date	Date	Date
Signature of Inventor 7  _____ Cheryl L. Neofytides	Signature of Inventor 8   Aamer Ali Baig	Signature of Inventor 9  _____ Peter M. Karas
Date	Date <i>2-19-02</i>	Date
Signature of Inventor 10  _____ James E. Cowell	Signature of Inventor 11  _____ James R. Yoder	Signature of Inventor 12   Matt F. Golub
Date	Date	Date <i>12-3-01</i>



**DECLARATION**

As a below named inventor, I declare that:

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Full Name of Inventor 1:	Last Name: <b>MILBERGER</b>	First Name: <b>SUSAN</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Englewood</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>7599 South Willow Circle</b>	City: <b>Englewood</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80112</b>
Full Name of Inventor 2:	Last Name: <b>SHERRARD</b>	First Name: <b>JEFF</b>	Middle Name or Initial: <b>D.</b>	
Residence & Citizenship:	City: <b>Lakewood</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>14634 West Auburn Court</b>	City: <b>Lakewood</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80228</b>

Full Name of Inventor 3:	Last Name: <b>DUNKER</b>	First Name: <b>AMY</b>	Middle Name or Initial: <b>M.</b>	
Residence & Citizenship:	City: <b>Castle Rock</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
Post Office Address:	Post Office Address: <b>1025 Purple Sage Loop</b>	City: <b>Castle Rock</b>	State/Country: <b>Colorado</b>	Postal Code: <b>80138</b>
Full Name of Inventor 4:	Last Name: <b>MACFARLANE</b>	First Name: <b>JACKIE</b>	Middle Name or Initial: <b>M.</b>	
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Full Name of Inventor 5:	Last Name: <b>PLATTE</b>	First Name: <b>ERIC</b>	Middle Name or Initial: <b>L.</b>	
Residence & Citizenship:	City: <b>Castle Rock</b>	State/Foreign Country: <b>Colorado</b>	Country of Citizenship: <b>United States</b>	
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Full Name of Inventor 6:	Last Name: <b>ABRAHAMS</b>	First Name: <b>SUSAN</b>	Middle Name or Initial: <b>F.</b>	
Residence & Citizenship:	City: <b>Atlanta</b>	State/Foreign Country: <b>Georgia</b>	Country of Citizenship: <b>United States</b>	
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Full Name of Inventor 7:	Last Name: <b>NEOFYTIDES</b>	First Name: <b>CHERYL</b>	Middle Name or Initial: <b>L.</b>	
Residence & Citizenship:	City: <b>Foral Park</b>	State/Foreign Country: <b>New York</b>	Country of Citizenship: <b>United States</b>	
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Full Name of Inventor 8:	Last Name: <b>BAIG</b>	First Name: <b>AAMER</b>	Middle Name or Initial: <b>Ali</b>	
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Post Office Address:	Post Office Address: <b>1902 West Henderson</b>	City: <b>Chicago</b>	State/Country: <b>Illinois</b>	Postal Code: <b>60657</b>

Full Name of Inventor 12:	Last Name: <b>GOLUB</b>	First Name: <b>MATT</b>	Middle Name or Initial: <b>F.</b>	
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I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature of Inventor 1  _____ Susan M. Milberger	Signature of Inventor 2  _____ Jeff D. Sherrard	Signature of Inventor 3  _____ Amy M. Dunker
Date	Date	Date
Signature of Inventor 4  _____ Jackie M. Macfarlane	Signature of Inventor 5  _____ Eric L. Platte	Signature of Inventor 6  _____ Susan F. Abrahams
Date	Date	Date
Signature of Inventor 7  _____ Cheryl L. Neofytides	Signature of Inventor 8  _____ Aamer Ali Baig	Signature of Inventor 9  _____ Peter M. Karas
Date	Date	Date
Signature of Inventor 10  _____ <i>James E. Cowell</i> James E. Cowell 11-26-01	Signature of Inventor 11  _____ James R. Yoder	Signature of Inventor 12  _____ Matt F. Golub
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